

TITLE: SIMULTANEOUS
CUSTOMER/ACCOUNT STRATEGY ...
INVENTORS: Laurence HONARVAR
SERIAL NO.: 09/216,985
DOCKET NO.: 1330.1010

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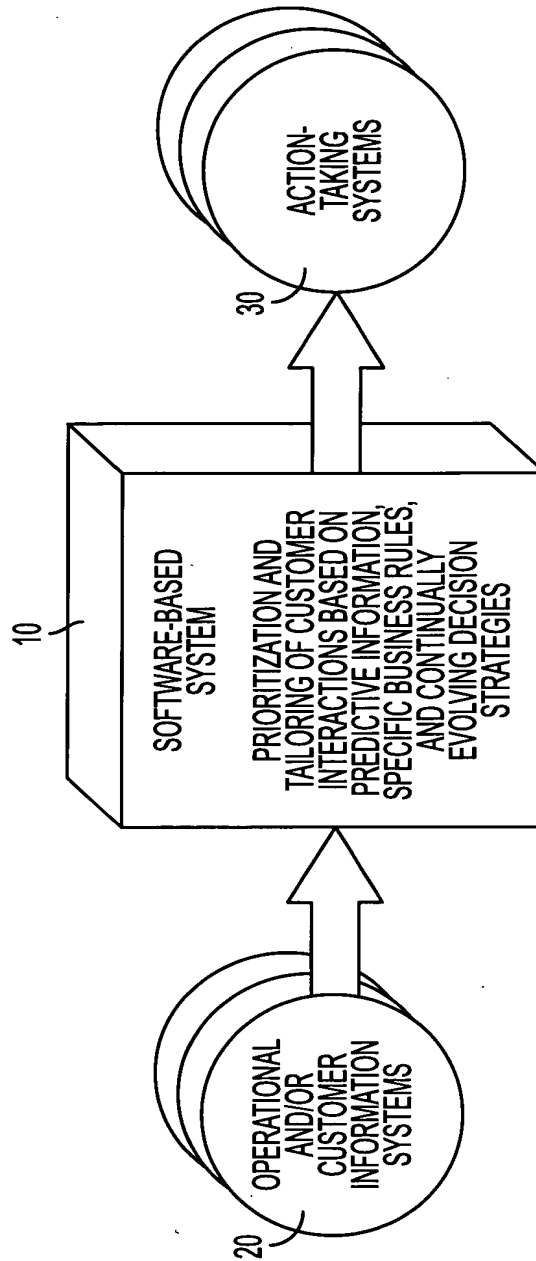


FIG. 1
(PRIOR ART)

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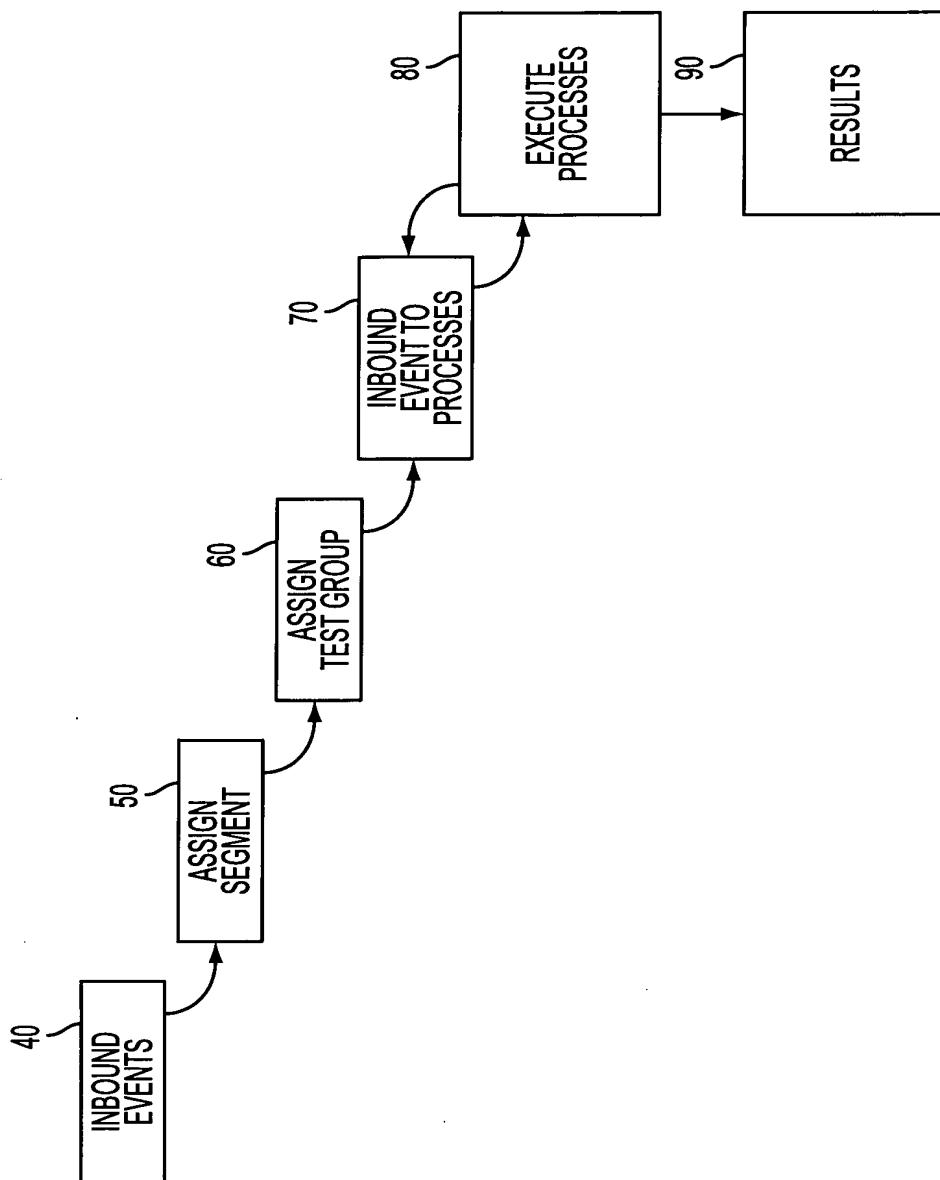


FIG. 2
(PRIOR ART)



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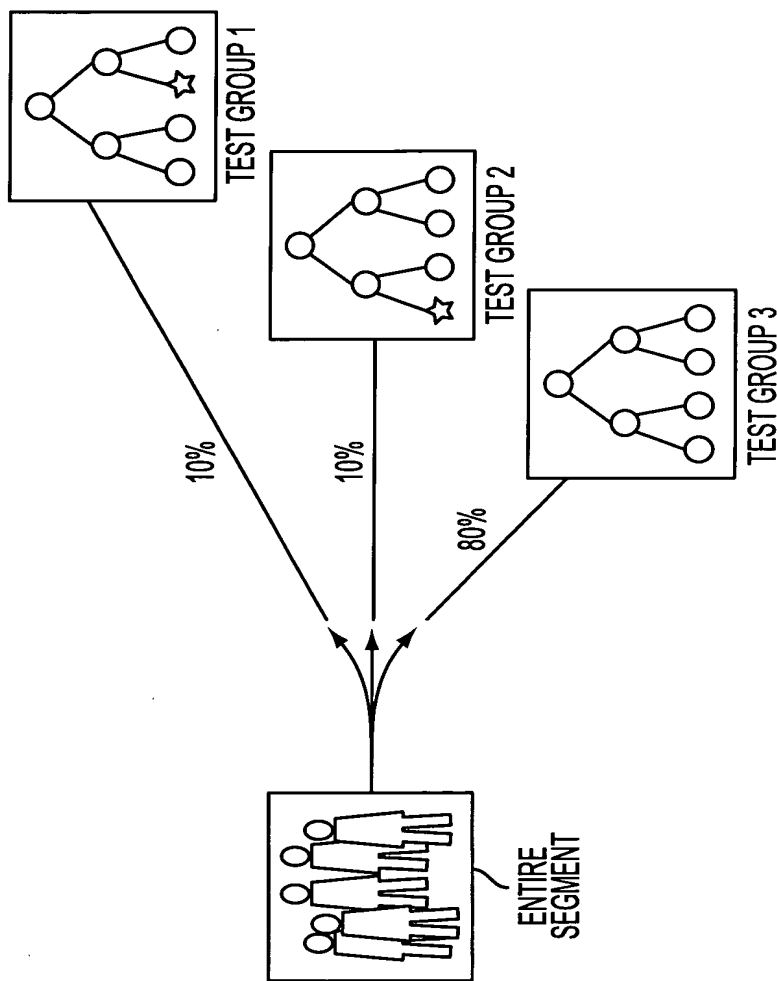
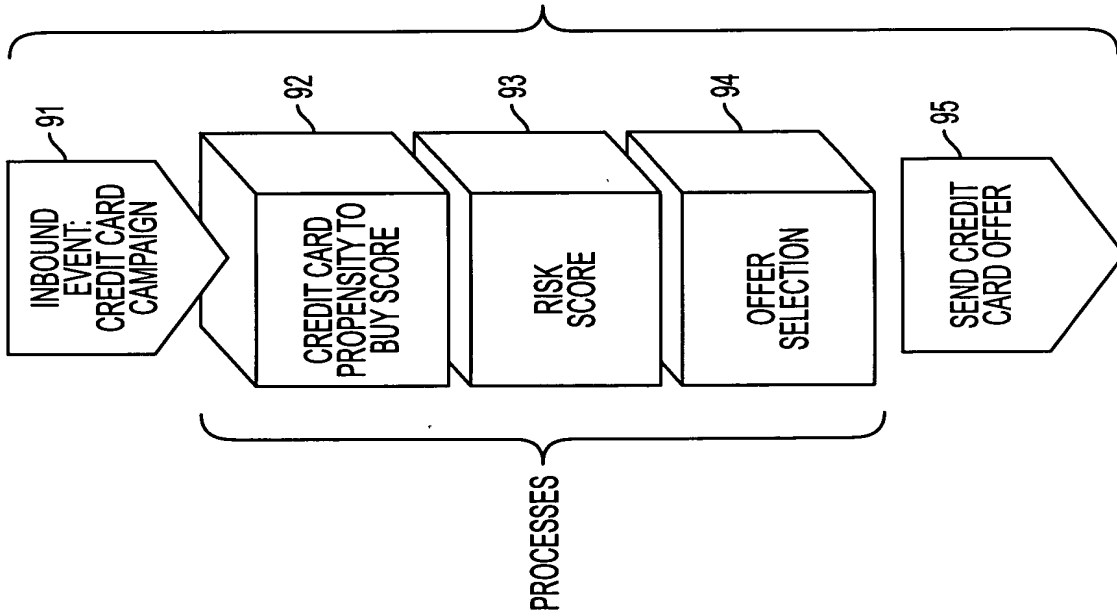
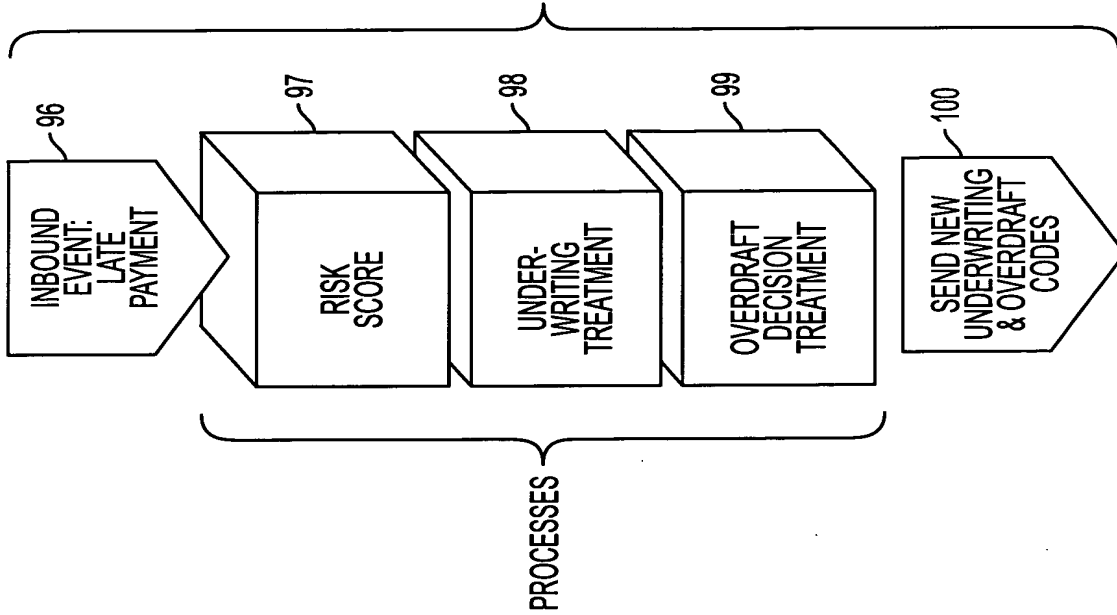


FIG. 3
(PRIOR ART)



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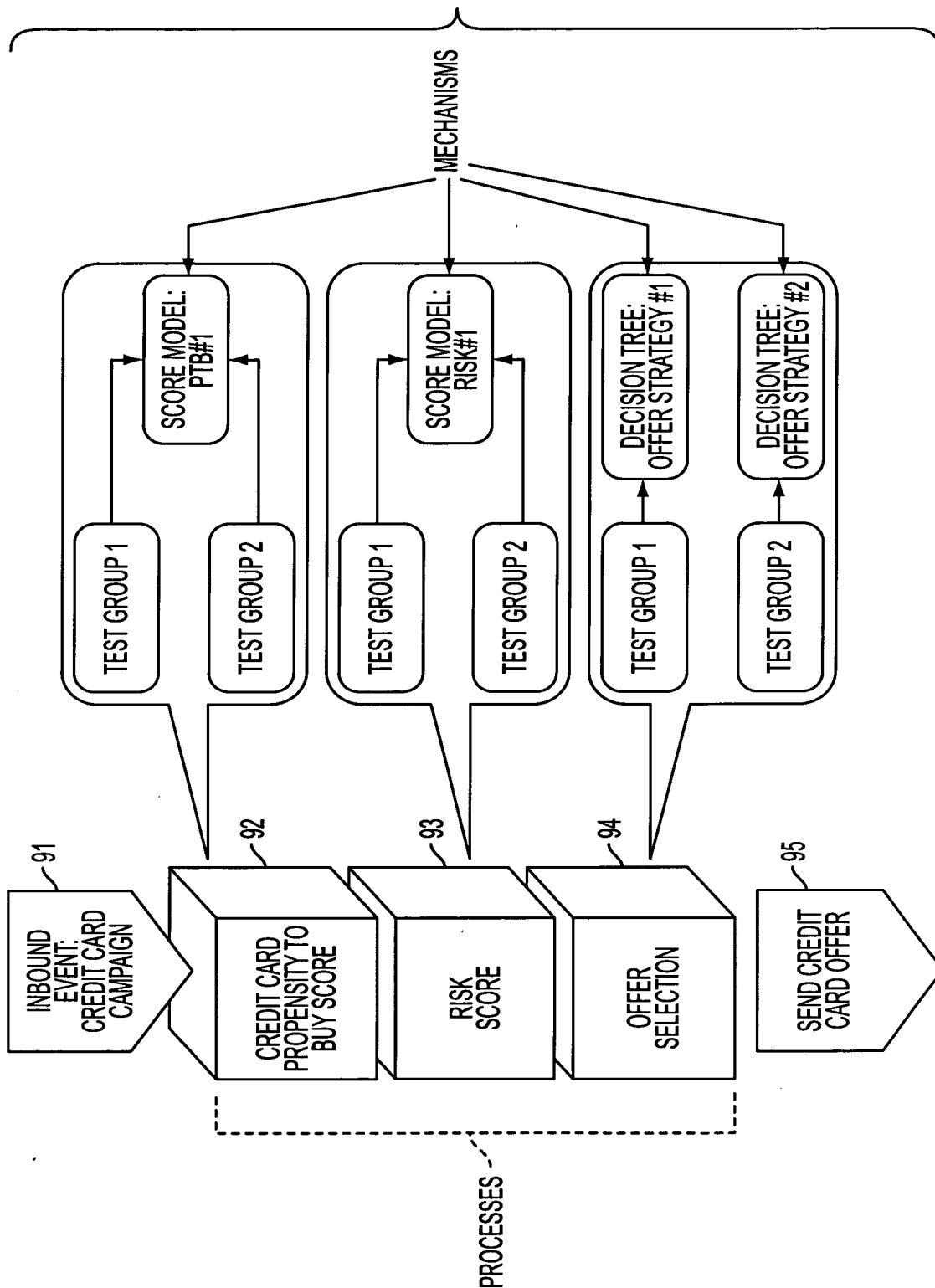


FIG. 5
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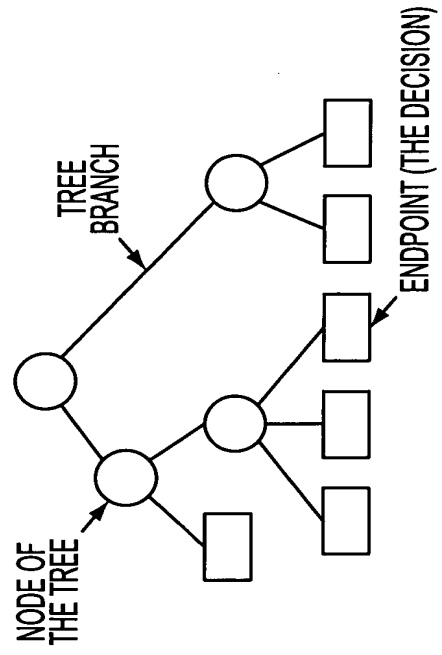


FIG. 6
(PRIOR ART)



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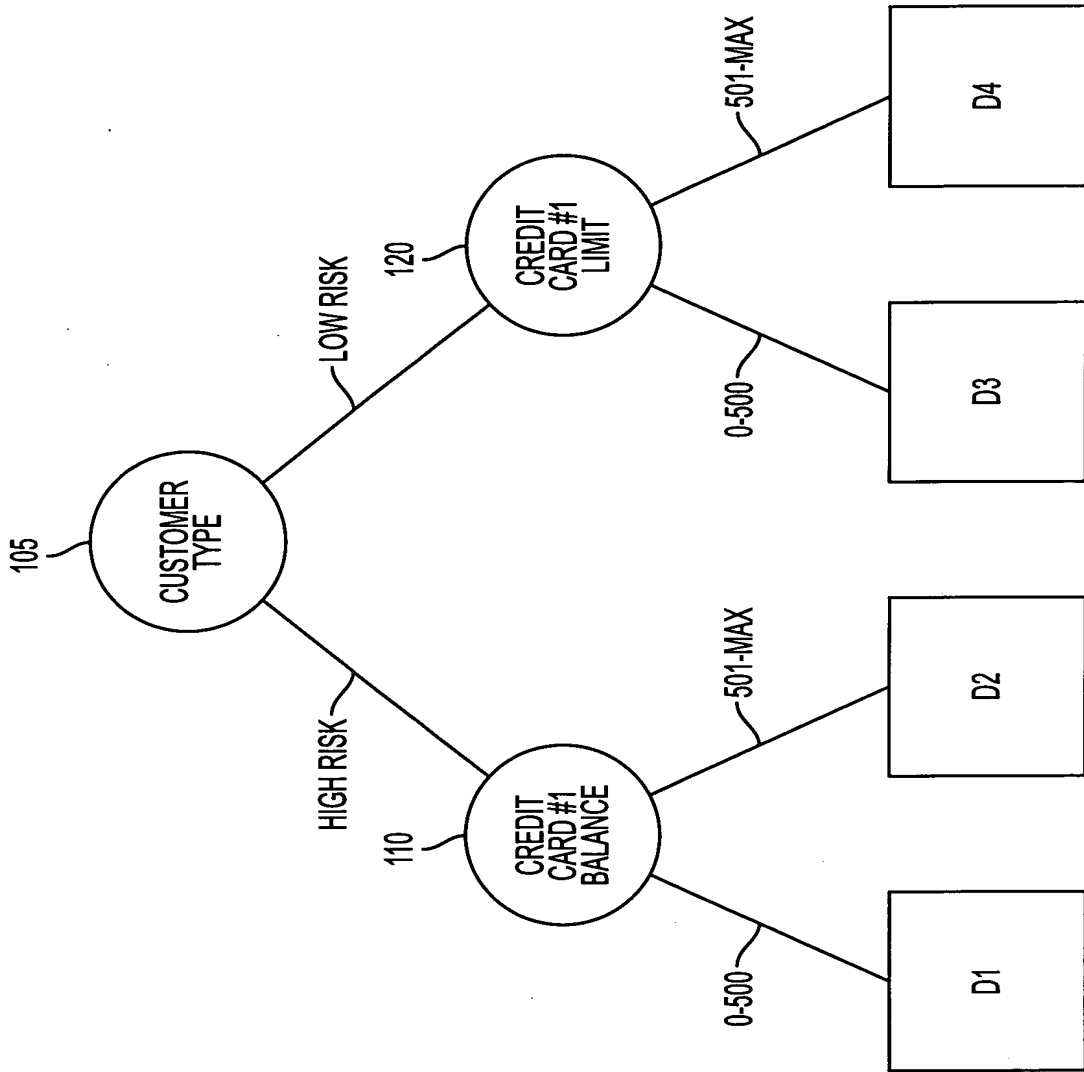


FIG. 7
(PRIOR ART)



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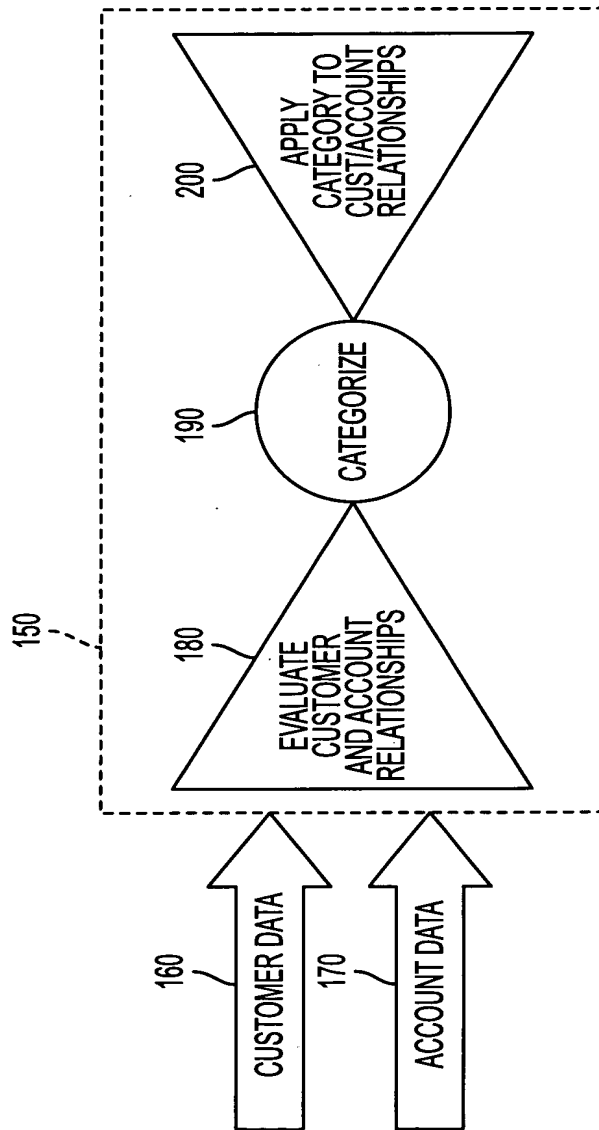


FIG. 8

1

A circular black ink stamp from the Office of Intellectual Property (OIP). The text "OIP" is at the top, "JC98" is at the top right, "OCT 15 2002" is in the center, and "PATENT & TRADEMARK OFFICE" is at the bottom.

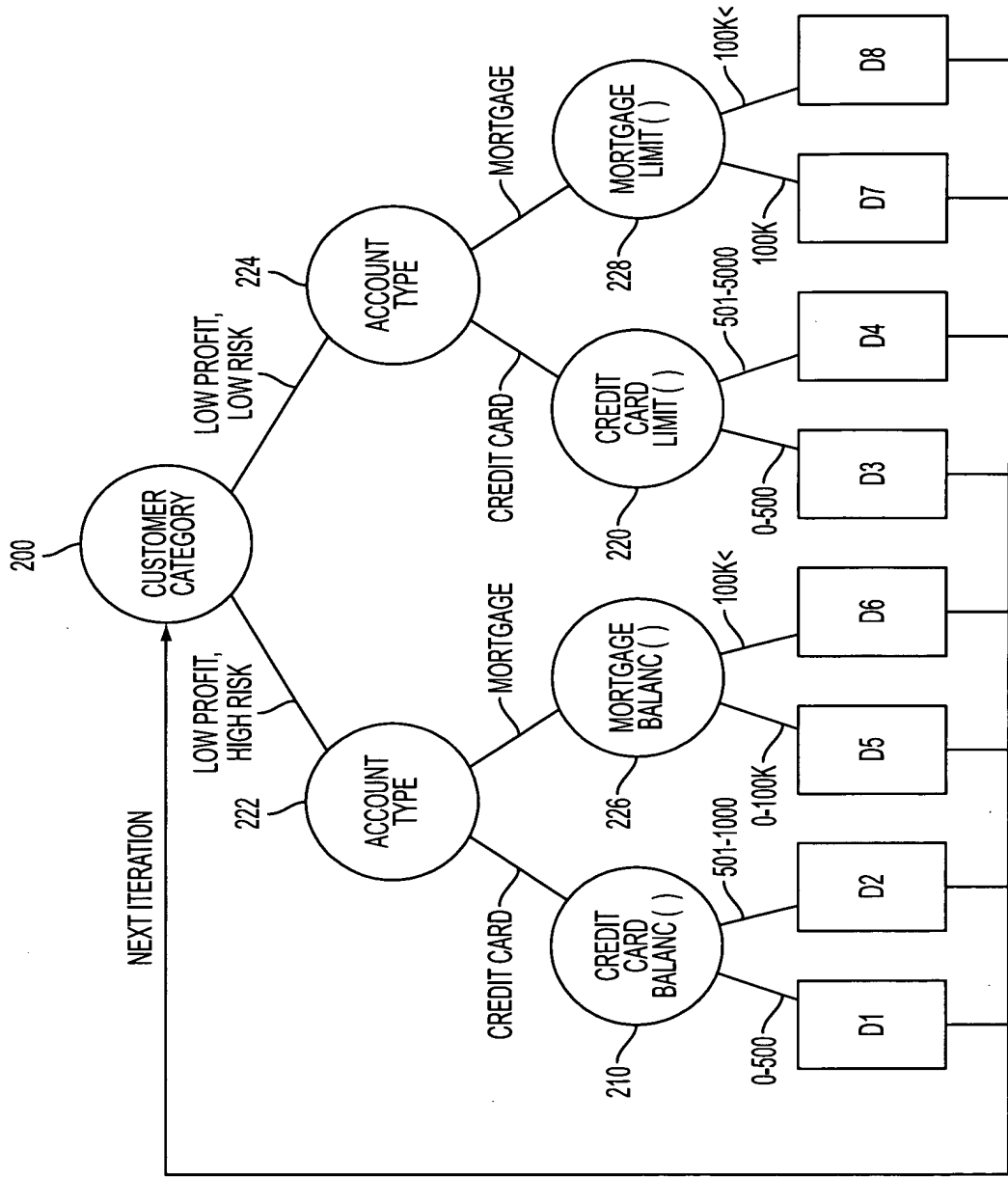


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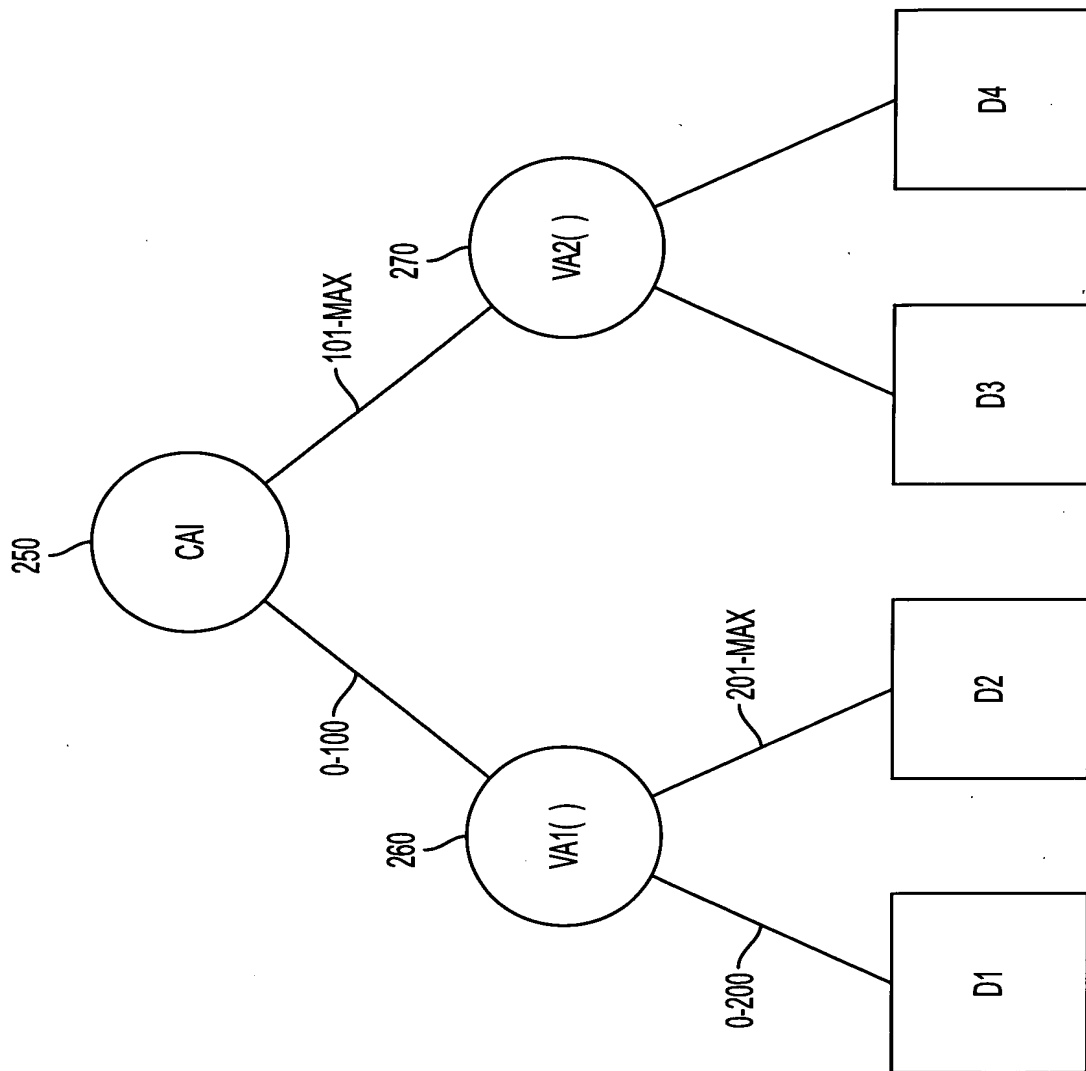


FIG. 11



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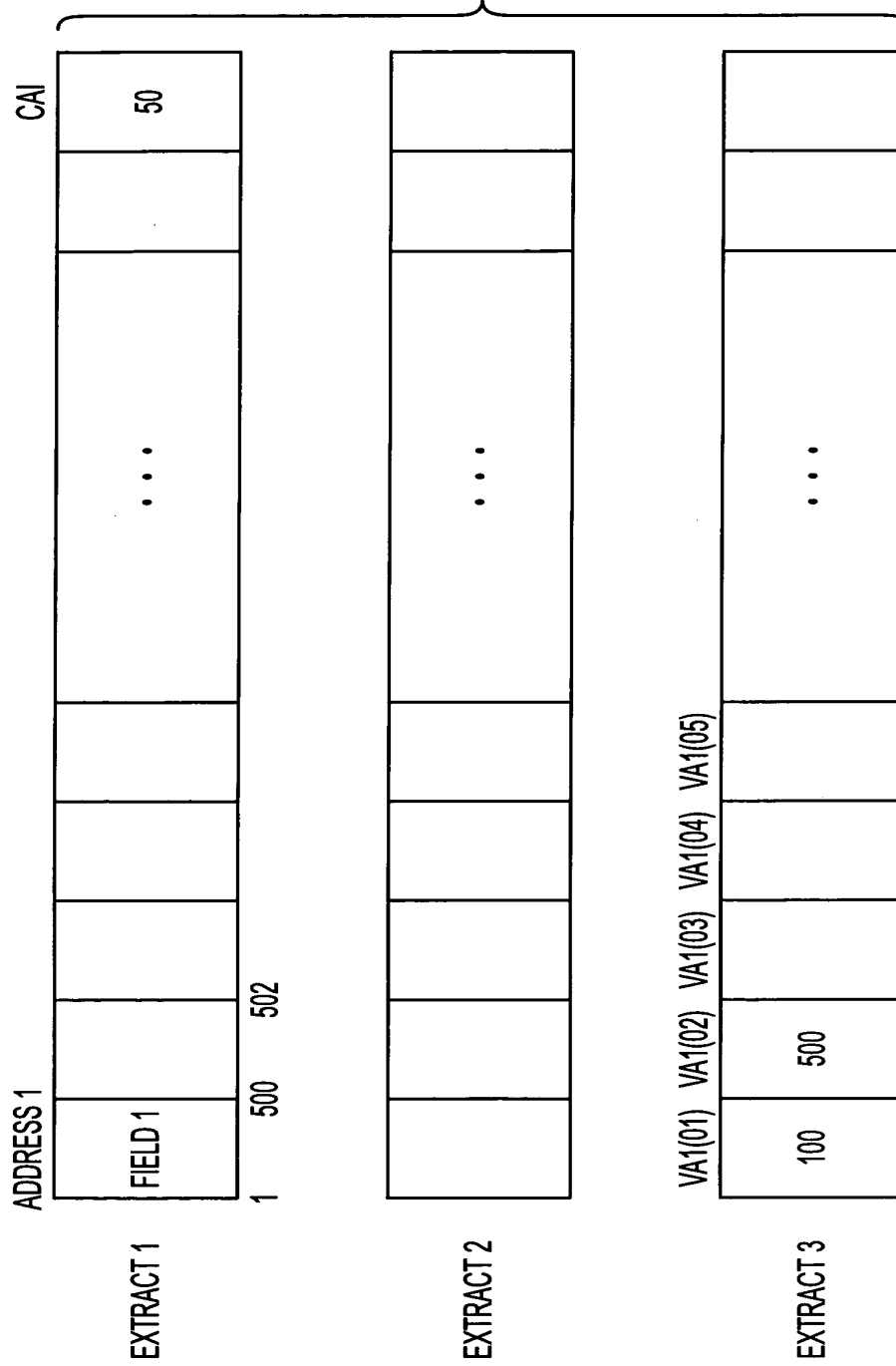


FIG. 12

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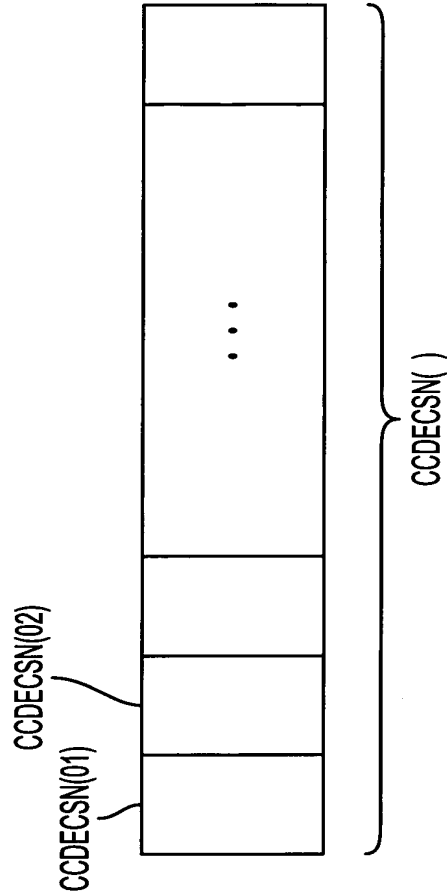


FIG. 13



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CURRENT LIMIT ()		0-200	201-400	401-600	601-800	≥ 801
RISK SCORE ()	0-200					
	201-400					
	401-600			+400	+500	
	601-800					
	≥ 801					

FIG. 14

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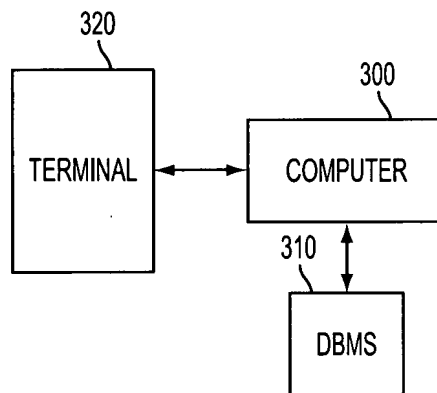


FIG. 15



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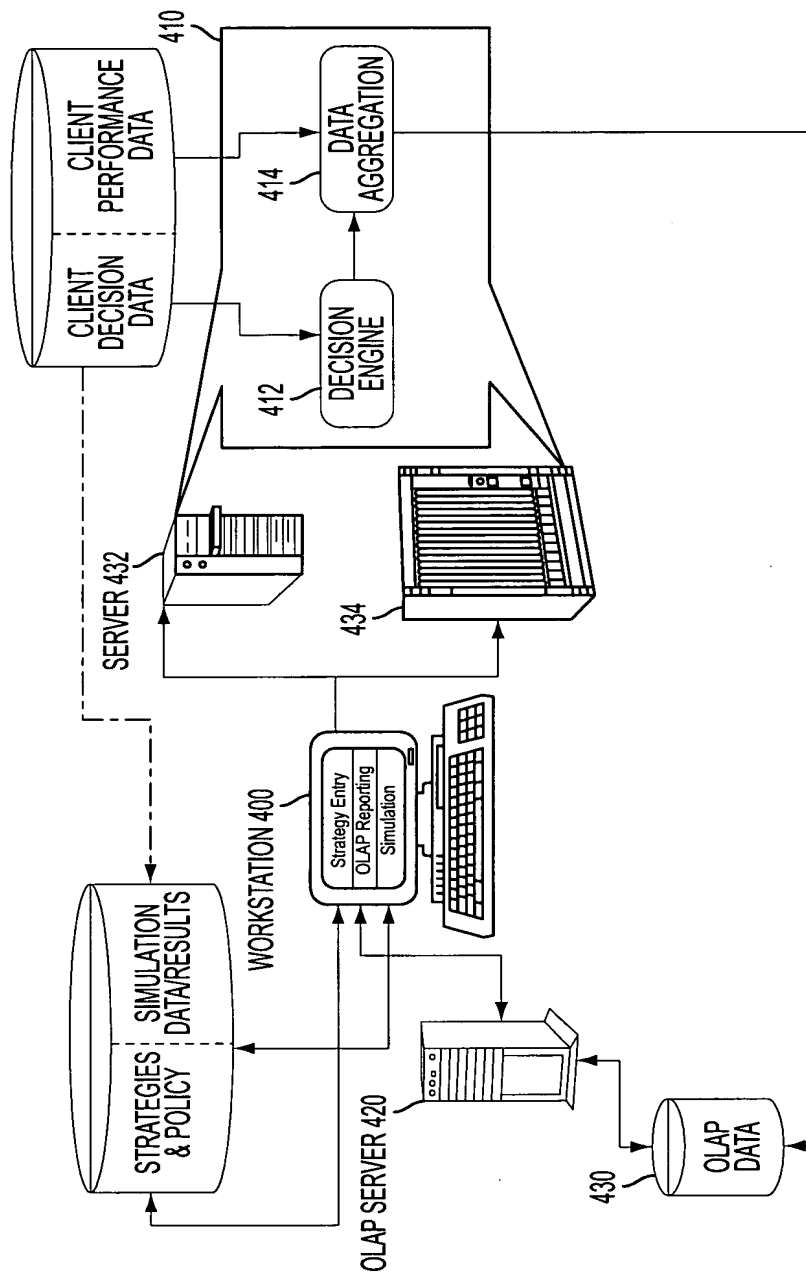


FIG. 16

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